

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

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In re:	)	Case No. 12-12020 (MG)
	)	
RESIDENTIAL CAPITAL, LLC, <i>et al.</i> ,	)	Chapter 11
	)	
Post-Effective Date Debtors.	)	Jointly Administered
	)	

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**STIPULATION AND ORDER PURSUANT TO 11 U.S.C. § 362(d)  
MODIFYING THE AUTOMATIC STAY IMPOSED BY 11 U.S.C. § 362(a)**

Pursuant to the order, dated October 15, 2012 (Docket No. 1824) (the “Procedures Order”),<sup>1</sup> pursuant to sections 105(a) and 362(d) of title 11 of the United States Code (the “Bankruptcy Code”) establishing procedures (the “Stay Relief Procedures”) for requesting relief from the automatic stay to complete or commence the foreclosure of a senior mortgage and security interest on lands and premises with respect to which the Debtors hold or service a subordinate mortgage and security interest; and HSBC Mortgage Services, Inc. having requested (the “Request”) relief from the automatic stay on behalf of itself and its successors and assigns (collectively, the “Movant”) in accordance with the Stay Relief Procedures in connection with the property of Robert Mahfood, Jr. with an address of 4128 Debra Court, St. Louis, Missouri 63123 (the “Mortgaged Property”) and due and proper notice of the Request having been made on all necessary parties; and the above-captioned Post-Effective Date Debtors (the “Debtors”) having consented to the relief sought in the Request on the terms and conditions contained in this stipulation and order (“Stipulation and Order”),

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<sup>1</sup> Capitalized terms used and not otherwise defined herein have the meanings ascribed to them in the Procedures Order.

NOW, THEREFOR, it is hereby stipulated and agreed as between the Parties to this Stipulation and Order, through their undersigned counsel; and after due deliberation and sufficient cause appearing, it is hereby

**ORDERED, ADJUDGED, AND DECREED THAT:**

1. The Request is granted as set forth herein.
2. The automatic stay imposed in this case by section 362(a) of the Bankruptcy Code is modified under section 362(d) of the Bankruptcy Code to the extent necessary to allow Movant to complete and/or commence the foreclosure of the mortgage and security interest it holds on the Mortgaged Property.
3. Movant shall provide due notice to the Debtors and Ocwen Loan Servicing, LLC<sup>2</sup> in connection with any action to be taken with respect to the Mortgaged Property, including, but not limited to, proceeding with a sale of the Mortgaged Property, in accordance with and to the extent notice to a junior lienholder is required by applicable state law.
4. This Stipulation and Order may not be modified other than by a signed writing executed by the Parties hereto or by further order of the Court.
5. This Stipulation and Order may be executed in multiple counterparts, each of which shall be deemed an original but all of which when taken together shall constitute one and the same instrument.
6. Pursuant to Bankruptcy Rule 4001(a)(3), the 14-day stay of this Stipulation and Order imposed by such Bankruptcy Rule is waived. Movant is authorized to implement the provisions of this Stipulation and Order immediately upon its entry.

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<sup>2</sup> Notices should be served on Ocwen Loan Servicing, LLC, at 1100 Virginia Drive, Fort Washington, PA 19034 (Attn: Peter J. Mulcahy, Esq.).

7. This Court shall retain jurisdiction with respect to all matters arising from or related to the implementation and interpretation of this Stipulation and Order.

GMAC MORTGAGE, LLC

HSBC MORTGAGE SERVICES, INC.

By: /s/ Norman S. Rosenbaum

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*Counsel for HSBC Mortgage Services, Inc.*

**SO ORDERED.**

Dated: January 27, 2014  
New York, New York

/s/Martin Glenn

MARTIN GLENN  
United States Bankruptcy Judge